DOCUMENT RESUME

ED 325 625 CE 056 105

TITLE	Consumer's Resource Handbook. Teacher's Guide.
INSTITUTION	Office of Consumer Affairs, Washington, D.C.
PUB DATE	89
NOTE	9p.; For the related handbook, see ED 299 376.
PUB TYPE	Guides - Classroom Use - Guides (For Teachers) (052)
EDRS PRICE	MF01/PC01 Plus Postage.
DESCRIPTORS	Adult Education; *Classroom Techniques; *Consumer Education; *Consumer Science; *Learning Activities; Lesson Plans; Postsecondary Education; Secondary Education; *Teaching Methods

ABSTRACT

This guide is designed for use with the "Consumer's Resource Handbook" published by the U.S. Office of Consumer Affairs. The handbook's overall purpose is to help build consumer literacy for the global marketplace of the 21st century. The handbook can familiarize students--both youth and adults--with sources of marketplace information/assistance and encourage application of basic skills, critical thinking, and reasoning to spending and other daily decisions. The teacher's guide contains the following sections: (1) teacher background and suggestions for use; (2) three categories of suggested learning activities (information and informed decisions, effective complaint handling, further study and creative application); (3) key sources of assistance; (4) acknowledgments; and (5) address to obtain the guide and "Consumer's Resource Handbook." (KC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED325625

A TEACHER'S GUIDE TO THE Consumer's

RESOURCE HANDBOOK

PROLOGUE

This ***Guide*** is designed for use with the ***Consumer's Resource Handbook*** published by the U.S. Office of Consumer Affairs. The Guide's overall purpose is to help build "consumer literacy" for the global marketplace of the 21st Century. It will (1) familiarize students—both youth and adults—with sources of marketplace information/assistance and (2) encourage application of the 3 R's, critical thinking, and reasoning to spending and other daily decisions.

Armed with these skills, one can "take charge" in the related roles of consumer and wage earner. Basically, this means managing personal finances, exercising rights and responsibilities in the marketplace, evaluating impact of job options/benefits on family goals and finances, making informed choices for child care and other services, and being productive in the workforce—the source of income for consumer activity. Indeed, in meeting these and other daily demands, "consumer literacy" promotes responsible citizenship and is vital to the long-term growth of our global economic system.

This ***Guide*** contains:

- Teacher background and Suggestions for use
- Three categories of suggested activities:
  - Information and Informed Decisions
  - Effective Complaint Handling
  - Further Study and Creative Application
- Key Sources of Assistance
- Acknowledgments
- Where to Write for ***Handbook*** and ***Guide***

CE 056 105

Office of the Special Adviser to the President for Consumer Affairs
The White House, Washington, DC
and the
United States Office of Consumer Affairs

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)
☑ This document has been reproduced as received from the person or organization originating it.
☐ Minor changes have been made to improve reproduction quality.
• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

CONSUMERS EDUCATORS BUSINESS GOVERNMENT

USING THE GUIDE

Teacher background for audience and settings . . .

Although the ***Guide*** is primarily oriented to secondary and adult education levels, it contains activities appropriate for elementary students as well. Because many of the suggested activities are designed specifically around ***Handbook*** information, teachers will need to obtain the ***Handbook*** for primary background material. Use of additional consumer and economic teaching resources, along with all sorts of media, field trips, and guest speakers are encouraged.

Teachers in a variety of basic skill and other curriculum areas will find the ***Guide*** useful for developing specific units on selected consumer concepts or as supplementary material for various course needs. More specific examples of the "take charge" skills cited in Prologue include the ability to:

- Read and understand: consumer product and workplace instruction manuals, product service contracts, and warning labels for food, medicine, and job/household chemicals.
- Manage bank accounts and credit cards; know where to go and questions to ask about the array of housing, insurance, and health care options; file income taxes.

Suggestions for use . . .

Activities in this Guide are grouped in three categories for selective use. Categories are not designed to constitute complete units. Rather, they provide ideas for creative use of the ***Handbook*** in varied class settings. For example, a single activity may serve as a specific project for a consumer/economics class; or one or more can be expanded upon for a full "consumer education" unit or activities can be selectively incorporated into other appropriate curriculum areas.

- Activities in Categories I and II are designed around the "how-to" information found in *Part I* of the ***Handbook.*** (Seeking purchasing information, complaint handling, assistance sources, and Eubie Smart* tips).
- Activities in Category III may relate to topics in I and II, but expand into issues beyond the ***Handbook*** to provide more in-depth study, critical thinking and reasoning about decisions, and creative application of basic and other curriculum skills (reading, writing, math, research, drama, marketing, etc.) to consumer and marketplace issues.
- Many activities across all three categories suggest discussion questions upon which teachers are encouraged to build.

Objectives: Teachers are encouraged to select activities best suited to their *own* curriculum goals and objectives. In some cases, however, it may be useful to expand upon current objectives to define the specific outcomes desired for the activities selected from this ***Guide.***

*Eubie Smart is a special cartoon character used by USOCA to symbolize importance of *you being* a smart consumer. Eubie Smart is a copyright of the Advertising Council, Inc.

CATEGORY I: INFORMATION AND INFORMED DECISIONS

Have students:

- Identify a product/service to purchase and devise a "decision making grid" to evaluate how the same product from three different sources meets certain criteria. Use the sample below as a guide: On vertical axis, list criteria such as price, warranties, extra charges for service, etc. On horizontal axis, list the three stores/sources that will be compared.

	STORES		
CRITERIA	A	B	C
price			
warranty			
(etc.)			

- Use the "grid" information as starting point to further identify/consider **costs and benefits** of a consumer decision. Evaluate and prioritize the factors considered (why item wanted, needs it will fill, cost in terms of hours worked to earn money, etc.).

- Create picture display (from newspapers, magazines, or own drawings) to compare **wants and needs** (items/activities). Include five or more in each category. Select the three *most* desired. Then show/tell which *one* they would choose if money were scarce. Give reasons for choice and factors that entered into decision. Discuss differences between the concepts of "wants" and "needs." Why do decisions about wants and needs differ among families?

- Identify and discuss similarities/differences in steps consumers may take to select products vs. services (questions to ask, information to look for, etc.). Apply to specific product/service examples (i.e. roofing materials vs. hiring a contractor to do roof; buying/preparing reception food vs. hiring caterer, etc.).

- Interview parents/friends to see how they handle home improvement or other "service" shopping and compare with information from ***Handbook***. Then report back through role play or embellish for class drama project by writing a full script and staging class/school play.

- Develop spending situations and role play a consumer questioning a seller about product or service information (retail purchase, cleaners, door-to-door, telephone sales, etc.). Act as class "jury" to judge questions for informed decision making.

[Reference: See ***Handbook*** part I for detailed steps on factors to consider *before* spending money and steps to follow *after* spending in case a complaint procedure is needed.]

CATEGORY II: EFFECTIVE COMPLAINT HANDLING

Have students:

- Talk with parents or friends about ways they have resolved marketplace disputes. Compare experiences to the steps for effective complaint handling which are identified in reference note below and detailed in the ***Handbook***.

- Identify a personal, family, or hypothetical consumer problem. Follow through on action to resolve, using the complaint handling steps and **sample letter** shown in ***Handbook*** as a guide. Discuss and evaluate students' letters in class for correct procedures. Prepare graphic displays of proper and improper complaint procedures to place on school bulletin boards. Discuss results (Disputes resolved? Not resolved? What didn't work as intended? Next steps?).

- Contact (visit or write) various consumer protection or assistance agencies (listed in ***Handbook***) to research consumer protection functions and dispute procedures. (**Note:** Work individually or in small groups to avoid "flooding" a given agency.) Role play: Report to class as a "representative" of agency (speech, panel, or written report) and have other students play role of "consumers" in a Q & A session.

- Visit and interview different stores and service establishments to inquire about policies for refund, exchange, or other dispute needs. Suggested approach: Divide class in half. Assign *group 1* to write questions in advance and conduct the interviews. Then use classroom role play to have *group 2* present to student interviewers a complaint or refund request. Act out the likely buyer-seller interaction based on known policies of company. Have some students serve as "jury" to decide resolution.

- Develop a list of criteria for evaluating the effectiveness of a service. Compare this to evaluation criteria for a product which either works or doesn't. Focus discussion on whether or not all services can be evaluated against the list of criteria developed. For example, would you judge the services of an attorney in the same way as an auto mechanic? What factors would you consider for different services and why?

[Reference: See Part I of ***Handbook*** for detailed steps on: (1) How to handle your own complaint (describing problems, collecting records, etc.) and (2) Writing a complaint letter (what to write, where to send).]

CATEGORY III: FURTHER STUDY AND CREATIVE APPLICATION

Have students:

- Evaluate newspaper/magazine/television ads over a given period of time to determine information/claims commonly found (price, quality, store location, features, warranties, etc.) Differentiate between *useful* and *less useful* information. Redesign advertisements, as needed, for message and appeal. Create display for class/school. Use the "purchasing information" in ***Handbook*** as a guide. Consider why information useful to one consumer may not be useful to another (personal values, intended use, etc.).

- Role play. Pair off to research a product/service and present a "commercial" for it. Have class question the "sellers" about their claims. Discuss differences between factual claims, opinions, and provable facts as related to advertising.

- Develop, from personal experience or research, a list of products which were very expensive when first put on market (calculators, computers, VCRs, etc.) Discuss roles of advertising and competition in bringing prices down. Identify and discuss "hot, new" items which may follow same course (fax machines, car phones, etc.).

- Write short paragraph/essay on the meaning of "service economy." For a more in-depth paper, identify and examine different segments of marketplace where growth in service is especially apparent. Research and study service/product trends and projections for the 21st century marketplace. Discuss potential impact of trends on consumers/families.

- Read President Bush's message on inside cover of the ***Handbook***. Write essay, or prepare research paper with case examples, on how one's consumer and money management skills can influence personal or family safety and welfare. Discuss how poor judgment or unplanned spending can wreak—or play—havoc with household budgets. Develop a budget to meet basic monthly expenses. Show how figures might be adjusted to meet an unexpected crisis or a "splurge" on major expense item.

- Have students select and study topics from the *Eubie Smart tips* which begin in Part I of the ***Handbook*** and continue into Part II. Apply them to a planned purchase for self or family. Share with class through public speaking assignment or written report.

- Have students work in groups to write a skit around one of the topics in the *Eubie Smart Tips* and perform for class, club, school assembly or adult community group.

[Reference: Use ***Handbook*** Parts I and II plus additional consumer, economic, and other curriculum reference material.]

KEY SOURCES OF ASSISTANCE

Part I of the ***Consumer's Resource Handbook***, around which this Guide is developed, provides detailed information on the functions and types of assistance rendered by the various organizations/agencies listed briefly below. Part II of the ***Handbook*** provides extensive lists of names, addresses and phone numbers for many of these sources (some 2000 total). Many entries include toll-free "800" telephone numbers. Some list Telecommunications Devices for the Deaf (TDD) numbers for the hearing impaired.

Corporate Consumer Contacts

Many companies have consumer affairs or customer relations departments to answer questions or to help resolve consumer complaints. If you cannot resolve a complaint where you made the purchase, contact company headquarters. More than 600 companies are listed, beginning on page 11. If you write to the company, use the **sample letter** on page 3 of the ***Handbook*** as a guide.

Car Manufacturers

Most foreign and American car manufacturers have regional offices that handle consumer complaints that are not resolved by local car dealers. The list of these offices begins on page 35 of the ***Handbook***.

Better Business Bureau (BBB)

The variety of services offered by BBBs include: general information on products or services, reliability reports, background information on local businesses and organizations, and records of a company's complaint handling performance. Many also offer consumer education materials and/or programs. Each BBB has its own policy about reporting information such as the nature and number of complaints received from local businesses. There are some 180 Better Business Bureaus (BBBs) in the United States. The addresses are listed by state in the ***Handbook*** beginning on page 42.

Trade Associations and Other Dispute Resolution Programs

The nearly 40,000 trade and professional associations in the United States represent a variety of interest sectors (including banks, insurance companies, clothing manufacturers) and professionals (such as accountants, lawyers, doctors, and therapists). Some of these associations and their members have established third-party dispute resolution programs to handle consumer complaints which the consumer and the company have been unable to resolve. Addresses are listed in the ***Handbook*** beginning on page 45.

State, County, and City Government Consumer Protection Offices

City and county consumer offices can be helpful because they are easy to contact and are familiar with local businesses and laws. If there is no local consumer office in your area, contact a *state* consumer office. If you have a consumer problem with a business transaction outside the state where you live, you should contact the consumer office in the state where you made the purchase. See listing, page 48 of ***Handbook***.

Many states also have special commissions and agencies which handle consumer questions and complaints about banks, insurance, utilities, vocational and rehabilitation services, and weights and measures. See the Table of Contents in ***Handbook*** for the listing of these agencies by their respective titles.

Selected Federal Agencies

Many federal agencies have enforcement and/or complaint handling duties for products and services used by the general public. Others act for the benefit of the public as a whole, but do not resolve individual consumer problems. Agencies also have fact sheets, booklets and other helpful information for dealing with consumer problems. Selected Federal agencies which respond to consumer complaints and inquiries are listed in the ***Handbook*** beginning on page 78.

Other Sources of Help

Libraries

Public, university, and private. Check telephone directory.

Media Programs

Many newspapers and radio/television stations have "Action Line" or "Hot Line" services. To locate, check telephone directory for offices of your local newspaper, radio, or television station or call your local library.

Occupational and Professional Licensing Boards

Many state agencies license or register members of various professions, including: doctors, lawyers, nurses, accountants, pharmacists, funeral directors, plumbers, electricians, car repair shops, employment agencies, collection agencies, beauticians, and television/radio repair shops.

To locate local offices for any of these boards, check your local telephone directory under the headings of Licensing Boards or Professional Associations, or look under the specific name of the board or association desired. If there is no local office, contact the consumer office for your state.

Small Claims Courts

Small claims courts were established to resolve disputes involving claims for small debts and accounts. While the maximum amounts that can be claimed or awarded differ from state to state, court procedures generally are simple, inexpensive, quick and informal. To locate, check your local telephone directory under your municipal county or state government headings. When you contact the court, ask the court clerk how to use this process. To better understand it, sit in on a court session before taking *your* case to court.

Legal Aid Offices and Legal Services Corporation (LSC)

Legal Aid offices help individuals who cannot afford to hire private lawyers. There are more than 1,000 of these offices around the country which are staffed by lawyers, paralegals, and law students to assist consumers with a variety of legal needs. All offer free legal services to those who qualify. Check the telephone directory or call your local consumer protection office to find the address and telephone number of the Legal Aid office nearest you.

The Legal Services Corporation (LSC) was created by Congress in 1974. There are LSC offices in all 50 states, Puerto Rico, the Virgin Islands, Guam, and Micronesia. Check the telephone directory for the LSC office nearest you or see Part I of the ***Handbook*** for further LSC information.

Private Lawyers

If you need help finding a lawyer, check with the Lawyer Referral Service of your state, city or county bar association listed in local telephone directories. Complaints about a lawyer should be referred to your state, city or county bar association.

Note on legal help: Some of the sources of help listed in the ***Handbook*** have a policy of declining complaints from consumers who have sought prior legal counsel.

Other Consumer Information

Consumer Credit Counseling Service (CCCS)

The CCCS is a non-profit organization that provides money management assistance to clients and assists them and their creditors to work out mutually acceptable debt repayment plans. Many offer educational programs to community groups and schools. For the CCCS office nearest you, contact the National Foundation for Consumer Credit, Inc., 8701 Georgia Avenue, Suite 507, Silver Spring, MD 20910, or call (301) 589-5600.

There are many other organizations, including credit unions, County extension offices, family service centers and religious organizations which offer some type of free or low cost money management/consumer counseling and/or related publications. To locate, check your local telephone directory.

Consumer Information Catalog

The Consumer Information Catalog, through which this Teacher's Guide and the ***Handbook*** can be ordered, lists more than 200 free or low-cost Federal booklets on a variety of topics which may be helpful in addressing consumer complaints or problems. Topics include: careers and education, child care, Federal benefits, financial planning, gardening, health, housing, small business, travel, hobbies, cars, etc. This free Catalog is published quarterly by the Consumer Information Center, and may be ordered by sending your name and address to: Consumer Information Center, Pueblo, CO 81009.

Private and Voluntary Consumer Groups

These groups or organizations are usually created to advocate specific consumer interests. In some areas, they will assist consumers with complaints. To find out if such a group exists in your community, contact your state or local consumer protection office (list beginning on page 48 of ***Handbook***).

ACKNOWLEDGMENTS

This Guide has been developed under the direction of Bonnie Guiton, Ed.D., Special Adviser to the President for Consumer Affairs and Director of the United States Office of Consumer Affairs (USOCA), and Andrew L. Poat, Deputy Director, USOCA.

Geraldine L. Bower, Ph.D., Director, Educational Programs, USOCA, developed the material and extends appreciation to the following leaders in the public and private sectors for their review and guidance.

Brandolyn Clanton-Pinkston—Public Information Director, South Carolina Department of Consumer Affairs, Columbia, SC.

Douglass A. Haskell—Associate Director, Greater Cincinnati Center for Economic Education, University of Cincinnati, Cincinnati, OH.

Hazel Hill, Ph.D.—Division Chair, Department of Family and Consumer Education, San Joaquin Delta Community College, Stockton, CA.

Marilyn B. Pugh, Ph.D.—Professor of Economics, Prince Georges Commmunity College, Largo, MD.

Coby Bunch Simerly, Ed.D.—Associate Professor, Consumer Science and Education and Associate Dean, College of Home Economics, University of Nebraska-Lincoln, Lincoln, NE.

Betty Sullivan—Director, Newspaper in Education Program, American Newspaper Publisher's Association Foundation, Reston, VA.

Dianne Skeltis Ward—Director of Public Affairs, Council of Better Business Bureaus, Inc., Arlington, VA.

Irene K. Williamson—President, Williamson International and Executive Director, National Coalition for Consumer Education, New York, NY.

Eubie Smart is a special cartoon character used by USOCA to symbolize importance of *you being* a smart consumer. Eubie Smart is a copyright of the Advertising Council, Inc.

WHERE TO WRITE . . .

For an additional free copy of this ***Guide***, write to Department 573W, Consumer Information Center, Pueblo, CO 81009. To obtain single free copies of the ***Handbook*** for instructional background with this Guide, write to: Handbook, Consumer Information Center, Pueblo, CO 81009. Both items are public documents and may be reprinted in whole or in their entirety without permission.

U.S. GOVERNMENT PRINTING OFFICE : 1992 [illegible]